

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: \_\_\_\_\_ Case No.: 18-28694 ABA  
Rodney W. Brown & Kathleen M. Brown Judge: Altenburg  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: 03/08/2021  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: LMP    Initial Debtor: RWB    Initial Co-Debtor: KMB

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 125.00 per month to the Chapter 13 Trustee, starting on 03/01/2021 for approximately 7 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

Total to be paid \$10,752.49 - (3550 (atty fees) + 25.24 (car) + 6102 (IRS) + commiss) - \$9876 paid to date = \$876.49 / 7 months  
left in plan = \$125 per month starting March 2021

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor                    | Type of Priority   | Amount to be Paid        |
|-----------------------------|--------------------|--------------------------|
| CHAPTER 13 STANDING TRUSTEE | ADMINISTRATIVE     | AS ALLOWED BY STATUTE    |
| ATTORNEY FEE BALANCE        | ADMINISTRATIVE     | BALANCE DUE: \$ 3,550.00 |
| Internal Revenue Service    | Federal income tax | \$6,102.01               |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority   | Claim Amount | Amount to be Paid |
|----------|--|--------------|-------------------|
|          | Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. |              |                   |

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|          |                            |           |                            |   |  |

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor  | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|-----------|----------------------------|-----------|----------------------------|---|--|
| Santander | 2014 Nissan Rogue          | \$25.24   | 0                          | \$25.24                                 | \$374.24                               |

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|                  |            |               |                 |  |

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
|          |            |                |                        |                |  |                      |                         |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
|          |                              |                                 |                          |

**f. Secured Claims Unaffected by the Plan** ☐ NONE

The following secured claims are unaffected by the Plan:

Select Portfolio Servicing

Toyota Financial Services

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ NONE

| Creditor | Collateral | Total Amount to be Paid Through the Plan |
|----------|------------|--|
|          |            |  |

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☒ Not less than 0 percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|          |                                   |           |                   |

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
|          |                             |                             |                     |                       |

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|          |                      |              |                |                     |                             |   |                              |

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
|          |            |                |                        |                |  |   |

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|          |            |                |                        |                             |  |

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Lee M. Perlman, Esquire
- 3) Secured Creditors
- 4) Priority Creditors/Unsecured Creditors

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

IRS filed Priority Proof of Claim.

Santander filed a Secured Proof of Claim.

Explain below **how** the plan is being modified:

Adding priority and secured debts to be paid in full.

Unsecured creditors now receiving 0%.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 03/08/2021 \_\_\_\_\_

/s/ Rodney W. Brown  
Debtor

Date: 03/08/2021 \_\_\_\_\_

/s/ Kathleen M. Brown  
Joint Debtor

Date: 03/08/2021 \_\_\_\_\_

/s/ Lee M. Perlman  
Attorney for Debtor(s)

In re:  
Rodney W Brown  
Kathleen M Brown  
Debtors

Case No. 18-28694-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Mar 09, 2021

User: admin  
Form ID: pdf901

Page 1 of 5  
Total Noticed: 70

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2021:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db/jdb    | + Rodney W Brown, Kathleen M Brown, 2 Lacy Court, Clayton, NJ 08312-1540   |
| 517765196 | + Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801   |
| 517865780 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 517843372 | Credit First NA, PO Box 818011, Cleveland, OH 44181-8011   |
| 517765205 | + Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315  |
| 517765249 | ++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040 |
| 517765220 | + Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673  |
| 517765221 | + Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388   |
| 518376076 | + HESAA, PO Box 548, Trenton NJ 08625-0548   |
| 517765222 | + Holly Brown, 2 Lacy Court, Clayton, NJ 08312-1540  |
| 518980653 | KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798   |
| 518980654 | KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798 FRANKFORT KY 40602-0798  |
| 517765223 | + Kahuna Payment Solutiutions, Attn: Bankruptcy Department, 2714 McGraw Dr., Bloomington, IL 61704-6012  |
| 518372297 | + Kentucky Higher Education, Student Loan Corporation, PO Box 24328, Louisville KY 40224-0328  |
| 517817530 | + Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548   |
| 517814748 | Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408  |
| 517819750 | + SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284   |
| 517765235 | + Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244   |
| 517765245 | ++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409        |
| 517998626 | + Toyota Motor Credit Corporation, Kevin G. McDonald, Esqir, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  |
| 518475044 | Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 517868229 | + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  |
| 517765246 | ++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201   |
| 517765247 | + US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860  |
| 518125481 | United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973  |
| 517892257 | + Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000  |
| 517765250 | + Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657   |
| 517765252 | + Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438   |

TOTAL: 28

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                    | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| smg      | Email/Text: usanj.njbankr@usdoj.gov           | Mar 09 2021 21:06:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg      | + Email/Text: ustpreion03.ne.ecf@usdoj.gov    | Mar 09 2021 21:06:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| lm       | + Email/Text: jennifer.chacon@spservicing.com | Mar 09 2021 21:07:00 | Select Portfolio Servicing, 3217 South Decker Lake Dr., Salt Lake City, UT 84119-3284  |

District/off: 0312-1

User: admin

Page 2 of 5

Date Rcvd: Mar 09, 2021

Form ID: pdf901

Total Noticed: 70

|           |  |                      |  |
|-----------|--|----------------------|--|
| 517765195 | + Email/Text: backoffice@affirm.com                  | Mar 09 2021 21:07:00 | Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720  |
| 517877462 | Email/Text: bankruptcy@pepcoholdings.com             | Mar 09 2021 21:06:00 | Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600 |
| 517765197 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com   | Mar 09 2021 21:03:34 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 517824265 | Email/PDF: AIS.cocard.ebn@americaninfosource.com     | Mar 09 2021 21:03:34 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083   |
| 517765199 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Mar 09 2021 21:03:40 | Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040   |
| 517765200 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Mar 09 2021 21:06:00 | Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218   |
| 517765201 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Mar 09 2021 21:06:00 | Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218  |
| 517765202 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Mar 09 2021 21:06:00 | Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  |
| 517765204 | + Email/Text: bankruptcy_notifications@ccsusa.com    | Mar 09 2021 21:07:00 | Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679  |
| 517765206 | + Email/PDF: creditonebknotifications@resurgent.com  | Mar 09 2021 21:03:36 | Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872  |
| 517765207 | + Email/PDF: creditonebknotifications@resurgent.com  | Mar 09 2021 21:02:26 | Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873   |
| 517765208 | + Email/PDF: pa_dc_ed@navient.com                    | Mar 09 2021 21:03:40 | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635   |
| 518732170 | Email/Text: sbse.cio.bnc.mail@irs.gov                | Mar 09 2021 21:06:00 | Internal Revenue Service, Centralized Insolvency, Operations, PO Box 7346, Philadelphia, PA 19101-7346   |
| 517765224 | + Email/Text: PBNCNotifications@peritussservices.com | Mar 09 2021 21:05:00 | Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120   |
| 517795753 | Email/PDF: MerrickBKNotifications@Resurgent.com      | Mar 09 2021 21:01:01 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  |
| 517765225 | + Email/PDF: MerrickBKNotifications@Resurgent.com    | Mar 09 2021 21:01:02 | Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001   |
| 517765226 | + Email/Text: bankruptcydpt@mcmcg.com                | Mar 09 2021 21:06:00 | Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069   |
| 517765227 | + Email/Text: bankruptcydpt@mcmcg.com                | Mar 09 2021 21:06:00 | Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  |
| 517798044 | + Email/Text: bankruptcydpt@mcmcg.com                | Mar 09 2021 21:06:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  |
| 517765230 | + Email/PDF: pa_dc_claims@navient.com                | Mar 09 2021 21:02:30 | Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  |
| 517891475 | Email/PDF: pa_dc_claims@navient.com                  | Mar 09 2021 21:02:30 | Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635                                   |
| 517992136 | + Email/PDF: pa_dc_claims@navient.com                | Mar 09 2021 21:02:30 | Navient Solutions, LLC., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430   |
| 517765233 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 09 2021 21:01:13 | Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  |
| 517892619 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 09 2021 21:01:13 | Portfolio Recovery Associates, LLC, c/o Carnival, POB 41067, Norfolk VA 23541  |

District/off: 0312-1

User: admin

Page 3 of 5

Date Rcvd: Mar 09, 2021

Form ID: pdf901

Total Noticed: 70

|           |  |                      |  |
|-----------|--|----------------------|--|
| 517881628 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 09 2021 21:01:13 | Portfolio Recovery Associates, LLC, c/o Qcard, POB 41067, Norfolk VA 23541                       |
| 517889399 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 09 2021 21:01:13 | Portfolio Recovery Associates, LLC, c/o Qvc, POB 41067, Norfolk VA 23541                         |
| 517879920 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 09 2021 21:02:29 | Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541                    |
| 517875499 | Email/Text: bnc-quantum@quantum3group.com            | Mar 09 2021 21:06:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788              |
| 517767311 | Email/Text: bnc-quantum@quantum3group.com            | Mar 09 2021 21:06:00 | Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788  |
| 517875496 | Email/Text: bnc-quantum@quantum3group.com            | Mar 09 2021 21:06:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788      |
| 517765236 | + Email/Text: jennifer.chacon@spservicing.com        | Mar 09 2021 21:07:00 | Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250                    |
| 518834005 | Email/Text: jennifer.chacon@spservicing.com          | Mar 09 2021 21:07:00 | Select Portfolio Servicing, Inc., as servicer for, P.O. Box 65250, Salt Lake City, UT 84165-0250 |
| 517765238 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 09 2021 21:01:02 | Synchrony Bank, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104                          |
| 517765237 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 09 2021 21:02:18 | Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                          |
| 517767078 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 09 2021 21:02:18 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021     |
| 517765241 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 09 2021 21:01:02 | Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060              |
| 517765242 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 09 2021 21:03:28 | Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060                 |
| 517765243 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 09 2021 21:03:29 | Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060           |
| 517765244 | + Email/PDF: gecsed@recoverycorp.com                 | Mar 09 2021 21:01:02 | Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060             |
| 517765246 | Email/Text: RPSBankruptcyBNCNotification@usbank.com  | Mar 09 2021 21:06:00 | US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201                              |

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 517892961 |               | DEUTSCHE BANK, NATIONAL TRUST COMPANY, as TRUSTEE                                   |
| 517765198 | *+            | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285          |
| 517765203 | *+            | Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |
| 517765209 | *+            | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635    |
| 517765210 | *+            | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635    |
| 517765211 | *+            | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635    |
| 517765212 | *+            | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635    |
| 517765213 | *+            | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635    |
| 517765214 | *+            | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635    |
| 517765215 | *+            | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635    |
| 517765216 | *+            | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635    |
| 517765217 | *+            | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635    |
| 517765218 | *+            | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635    |

District/off: 0312-1

User: admin

Page 4 of 5

Date Rcvd: Mar 09, 2021

Form ID: pdf901

Total Noticed: 70

|           |      |   |
|-----------|------|---|
| 517765219 | *+   | Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  |
| 517765228 | *+   | Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069  |
| 517765229 | *+   | Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709   |
| 517765231 | *+   | Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000   |
| 517765232 | *+   | Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000   |
| 517765234 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery, Po Box 41067, Norfolk, VA 23541 |
| 517911226 | *    | Select Portfolio Servicing, Inc., P.O.Box 65250, Salt Lake City UT 84165-0250   |
| 517765239 | *+   | Synchrony Bank, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104   |
| 517765240 | *+   | Synchrony Bank, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104   |
| 517765248 | *+   | US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860   |
| 517765251 | *+   | Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657  |

TOTAL: 1 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 11, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2021 at the address(es) listed below:**

| Name                  | Email Address  |
|-----------------------|--|
| Amy L Knapp           | on behalf of Debtor Rodney W Brown ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com  |
| Amy L Knapp           | on behalf of Joint Debtor Kathleen M Brown ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com  |
| Denise E. Carlon      | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com  |
| Isabel C. Balboa      | ecfmail@standingtrustee.com summarymail@standingtrustee.com  |
| Isabel C. Balboa      | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com  |
| Jill Manzo            | on behalf of Creditor SELECT PORTFOLIO SERVING INC., as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR LONG BEACH MORTGAGE LOAN TRUST 2006-1 bankruptcy@fskslaw.com |
| Kevin Gordon McDonald | on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com  |
| Lee Martin Perlman    | on behalf of Joint Debtor Kathleen M Brown ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com   |
| Lee Martin Perlman    | on behalf of Debtor Rodney W Brown ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com   |
| R. A. Lebron          | on behalf of Loss Mitigation Select Portfolio Servicing bankruptcy@fskslaw.com   |
| R. A. Lebron          | on behalf of Creditor SELECT PORTFOLIO SERVING INC., as servicer for DEUTSCHE BANK NATIONAL TRUST  |

District/off: 0312-1

User: admin

Page 5 of 5

Date Rcvd: Mar 09, 2021

Form ID: pdf901

Total Noticed: 70

COMPANY, AS TRUSTEE FOR LONG BEACH MORTGAGE LOAN TRUST 2006-1 bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12